

DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION <input type="checkbox"/> Declaration Submitted with Initial Filing OR <input checked="" type="checkbox"/> Declaration Submitted after Initial Filing	Attorney Docket Number	4797 US
	First Named Inventor	Min Shao
	COMPLETE IF KNOWN	
	Application Number	09/607,747
	Filing Date	June 30, 2000
	Group Art Unit	2761
	Examiner Name	Unknown

As a below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**ENHANCING DELINQUENT DEBT COLLECTION USING STATISTICAL
MODELS OF DEBT HISTORICAL INFORMATION AND ACCOUNT EVENTS**

the specification of which (Title of the Invention)

☐ is attached hereto
OR

☒ was filed on 06/30/00 as United States Application Number 09/607,747 or PCT International

Application Number [] and was amended on (MM/DD/YYYY) [] (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37 Code of Federal Regulations. § 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code § 119 (a)-(d) or § 385(b) of any foreign application(s) for patent or inventor's certificate, or § 365 (a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached?	
				YES	NO
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ Additional foreign application numbers are listed on a supplemental priority sheet attached hereto:

I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below.

Application Number(s)	Filing Date (MM/DD/YYYY)	<input type="checkbox"/> Additional provisional application numbers are listed on a supplemental sheet attached hereto.
60/179,533	02/01/00	

DECLARATION

Page 2

I hereby claim the benefit under Title 35, United States Code § 120 of any United States application(s), or § 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of Title 35, United States Code § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

U.S. Parent Application Number	PCT Parent Number	Parent Filing Date (MM/DD/YYYY)	Parent Patent Number (if applicable)

☐ Additional U.S. or PCT international application numbers are listed on a supplemental priority sheet attached hereto.

As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Name	Registration Number	Name	Registration Number
Greg T. Sueoka	33,800	Renée M. Dubord	42,500
Laura A. Majerus	33,417	Dana Rao	43,875
Amir H. Raubvogel	37,070	Trinidad Arriola Kern	44,012
Robert R. Sachs	42,120		

☐ Additional attorney(s) and/or agent(s) named on a supplemental sheet attached hereto.

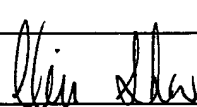
Please direct all correspondence to:

Renée M. Dubord
Fenwick & West LLP
Two Palo Alto Square
Palo Alto, CA 94306
U.S.A.

Telephone	(650) 858-7880	Fax	(650) 494-1417
-----------	----------------	-----	----------------

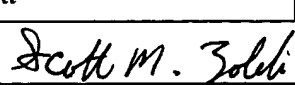
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

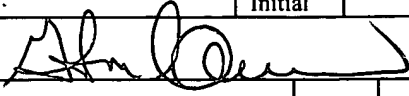
Name of Sole or First Inventor: ☐ A petition has been filed for this unsigned inventor

Given Name	Min	Middle Initial		Family Name	Shao	Suffix e.g. Jr.	
Inventor's Signature					Date	3/20/01	
Residence: City	San Diego	State	CA	Country	USA	Citizenship	China
Mailing Address	16140 Avenida Venusto, #2 10747 SANTA TOMASA AVE ^{lls}						
City	San Diego	State	CA	Zip	92127	Country	USA

☒ Additional inventors are being named on supplemental sheet(s) attached hereto

Name of Additional Joint Inventor, if any: ☐ A petition has been filed for this unsigned inventor

Given Name	Scott	Middle Initial		Family Name	Zoldi	Suffix e.g. Jr.	
Inventor's Signature					Date	3/20/01	
Residence: City	San Diego	State	CA	Country	USA	Citizenship	USA
Mailing Address	7575 Charmant Drive, Apt. 1004						
City	San Diego	State	CA	Zip	92122	Country	USA

DECLARATION				ADDITIONAL INVENTOR(S) Supplemental Sheet			
Name of Additional Joint Inventor, if any:				<input type="checkbox"/> A petition has been filed for this unsigned inventor			
Given Name	Gordon	Middle Initial		Family Name	Cameron	Suffix e.g. Jr.	
Inventor's Signature				Date	3-20-01		
Residence: City	Brookhaven	State	PA	Country	USA	Citizenship	USA
Mailing Address	704 Lincoln Drive						
City	Brookhaven	State	PA	Zip	19015	Country	USA

Name of Additional Joint Inventor, if any:				<input type="checkbox"/> A petition has been filed for this unsigned inventor			
Given Name	Ron	Middle Initial		Family Name	Martin	Suffix e.g. Jr.	
Inventor's Signature				Date			
Residence: City	San Diego	State	CA	Country	USA	Citizenship	USA
Mailing Address	10675 Calston Way						
City	San Diego	State	CA	Zip	92126	Country	USA

Name of Additional Joint Inventor, if any:				<input type="checkbox"/> A petition has been filed for this unsigned inventor			
Given Name	Radu	Middle Initial		Family Name	Drossu	Suffix e.g. Jr.	
Inventor's Signature				Date			
Residence: City	San Diego	State	CA	Country	USA	Citizenship	Romanian
Mailing Address	7025 Charmant Dr., #292						
City	San Diego	State	CA	Zip	92122	Country	USA
<input type="checkbox"/> Additional inventors are being named on supplemental sheet(s) attached hereto							

Name of Additional Joint Inventor, if any:				<input type="checkbox"/> A petition has been filed for this unsigned inventor			
Given Name	Jenny (Guofeng)	Middle Initial		Family Name	Zhang	Suffix e.g. Jr.	
Inventor's Signature				Date			
Residence: City	San Diego	State	CA	Country	USA	Citizenship	USA
Mailing Address							
Mailing Address	5095 Seachase Way						
City	San Diego	State	CA	Zip	92130	Country	USA

Name of Additional Joint Inventor, if any:				<input type="checkbox"/> A petition has been filed for this unsigned inventor			
Given Name	Daniel	Middle Initial		Family Name	Shoham	Suffix e.g. Jr.	
Inventor's Signature				Date			
Residence: City	San Diego	State	CA	Country	USA	Citizenship	USA
Mailing Address	5230 Fiore Terrace, #K311						
City	San Diego	State	CA	Zip	92122	Country	USA

DECLARATION

ADDITIONAL INVENTOR(S)
Supplemental Sheet

Name of Additional Joint Inventor, if any:

☐ A petition has been filed for this unsigned inventor

Given Name	Gordon	Middle Initial		Family Name	Cameron	Suffix e.g. Jr.	
------------	--------	----------------	--	-------------	---------	-----------------	--

Inventor's Signature		Date	
----------------------	--	------	--

Residence: City	Brookhaven	State	PA	Country	USA	Citizenship	USA
-----------------	------------	-------	----	---------	-----	-------------	-----

Mailing Address	704 Lincoln Drive
-----------------	-------------------

City	Brookhaven	State	PA	Zip	19015	Country	USA
------	------------	-------	----	-----	-------	---------	-----

Name of Additional Joint Inventor, if any:

☐ A petition has been filed for this unsigned inventor

Given Name	Ron	Middle Initial		Family Name	Martin	Suffix e.g. Jr.	
------------	-----	----------------	--	-------------	--------	-----------------	--

Inventor's Signature	<i>Ron Martin</i>	Date	March 20, 2001
----------------------	-------------------	------	----------------

Residence: City	San Diego	State	CA	Country	USA	Citizenship	USA
-----------------	-----------	-------	----	---------	-----	-------------	-----

Mailing Address	10675 Calston Way
-----------------	-------------------

City	San Diego	State	CA	Zip	92126	Country	USA
------	-----------	-------	----	-----	-------	---------	-----

Name of Additional Joint Inventor, if any:

☐ A petition has been filed for this unsigned inventor

Given Name	Radu	Middle Initial		Family Name	Drossu	Suffix e.g. Jr.	
------------	------	----------------	--	-------------	--------	-----------------	--

Inventor's Signature	<i>Radu Drossu</i>	Date	03/20/2001
----------------------	--------------------	------	------------

Residence: City	San Diego	State	CA	Country	USA	Citizenship	Romanian
-----------------	-----------	-------	----	---------	-----	-------------	----------

Mailing Address	7025 Charmant Dr., #292
-----------------	-------------------------

City	San Diego	State	CA	Zip	92122	Country	USA
------	-----------	-------	----	-----	-------	---------	-----

☐ Additional inventors are being named on supplemental sheet(s) attached hereto

Name of Additional Joint Inventor, if any:

☐ A petition has been filed for this unsigned inventor

Given Name	Jenny (Guofeng)	Middle Initial		Family Name	Zhang	Suffix e.g. Jr.	
------------	-----------------	----------------	--	-------------	-------	-----------------	--

Inventor's Signature	<i>Jenny Zhang</i>	Date	3/21/01
----------------------	--------------------	------	---------

Residence: City	San Diego	State	CA	Country	USA	Citizenship	USA
-----------------	-----------	-------	----	---------	-----	-------------	-----

Mailing Address	
-----------------	--

Mailing Address	5095 Seachase Way
-----------------	-------------------

City	San Diego	State	CA	Zip	92130	Country	USA
------	-----------	-------	----	-----	-------	---------	-----

Name of Additional Joint Inventor, if any:

☐ A petition has been filed for this unsigned inventor

Given Name	Daniel	Middle Initial		Family Name	Shoham	Suffix e.g. Jr.	
------------	--------	----------------	--	-------------	--------	-----------------	--

Inventor's Signature	<i>Dan Shoham</i>	Date	3/19/2001
----------------------	-------------------	------	-----------

Residence: City	San Diego	State	CA	Country	USA	Citizenship	USA
-----------------	-----------	-------	----	---------	-----	-------------	-----

Mailing Address	5230 Fiore Terrace, #K311
-----------------	---------------------------

City	San Diego	State	CA	Zip	92122	Country	USA
------	-----------	-------	----	-----	-------	---------	-----